

TODD R. HOWE		65-349/550	1639
1300 PENNSYLVANIA AVE NW STE 700 WASHINGTON, DC 20004-3024		DATE	12/28/15
PAY TO THE ORDER OF	COR Development	\$ 85,000 —	
	Eighty-five thousand	00/100	DOLLARS
HSBC	4107 Fordham Rd Bronx, NY 10474		
MEMO	Repayment Loan DC		
⑆055003492⑆759010811⑆		1639	



America's Most Exciting Bank™

P.O. Box 1308, Pittsfield, MA 01202

Notice of Special Handling CHARGEBACK

COR DEVELOPMENT COMPANY LLC
PAUL G JOYNT
JOSEPH B GERARDY
540 TOWNE DR
FAYETTEVILLE NY 13066-1331

Account: [REDACTED]
Date: 07/01/16

Your account has been charged for the attached deposited check(s) that has been returned for the reason shown with each item.

Date	Amount	Reason
06/28/2016	85,000.00	NSF - Not Sufficient Funds

PLEASE NOTE: Your account may have been charged a Returned Deposited Item (Chargeback) fee. Please refer to your monthly statement for fee information. If you have any questions regarding this item, please call 1-800-220-6956.

TODD R. HOWE 1050 PENNSYLVANIA AVE NW STE 700 WASHINGTON, DC 20004-5024		1839
DATE 12/20/15		
PAY TO THE ORDER OF	COR Development	\$ 85,000.00
EIGHTY-FIVE THOUSAND		DOLLARS
MEMO: Repayment / Loan DC		
HSBC (X)		
105500349207590108111 1839		

Item# 5250027523880 06/28/2016 \$85,000.00
Reason: NSF - Not Sufficient Funds



540 Towne Drive, Fayetteville, NY 13066
315-663-2100 Fax: 315-663-2109
www.corcompanies.com

VIA FEDERAL EXPRESS

DEMAND / DEFAULT LETTER

July 8, 2016

Todd R. Howe
4107 Fordham Road NW
Washington, D.C. 20016

Re: Promissory Note between Todd R. Howe and COR Development Company, LLC dated August 14, 2015 and Promissory Note Amendment dated January 26, 2016 (collectively the "Note")

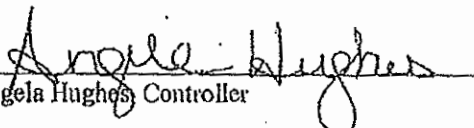
Dear Mr. Howe:

I am writing to advise that the check that you presented to the Lender in December of 2015, representing payment in full under the Note has been returned by the bank as a result of Not Sufficient Funds. A copy of the Berkshire Bank notice of Special Handling Chargeback is enclosed for your reference.

The Note of \$85,000.00 was payable in full on June 30, 2016 and therefore you are in default under the Note, with payment being hereby demanded within thirty (30) days of your receipt of this Demand / Default Letter, or on or before August 10, 2016. The total amount due including interest calculated through July 13, 2016 is \$85,778.22. Any payment that is made after that date should include additional per diem interest of \$2.33 per day, plus a three (3) percent penalty if payment is made after July 15, 2016.

If you fail to make payment in full as demanded, we will commence legal action to collect the total amount due under the Note, plus continuing interest, late charges, and other costs, expenses and attorney's fees incurred, as a result of your default under the Note.

Very truly yours,
COR DEVELOPMENT COMPANY, LLC


Angela Hughes, Controller

Enclosure

cc: Sean Grooms, Chief Financial Officer

7/11/2016

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776706241625

Ship date:

Fri 7/08/2016

Fayetteville, NY US

Actual delivery:

Mon 7/11/2016 11:47 am

WASHINGTON, DC US



Delivered

Signed for by: UNOWES

Travel History

▲ Date/Time	Activity	Location
- 7/11/2016 - Monday		
11:47 am	Delivered	WASHINGTON, DC
8:26 am	On FedEx vehicle for delivery	WASHINGTON, DC
7:37 am	At local FedEx facility	WASHINGTON, DC
- 7/09/2016 - Saturday		
9:01 am	At local FedEx facility	WASHINGTON, DC
	Package not due for delivery	
8:01 am	At local FedEx facility	WASHINGTON, DC
6:22 am	At destination sort facility	DULLES, VA
3:49 am	Departed FedEx location	MEMPHIS, TN
- 7/08/2016 - Friday		
11:29 pm	Arrived at FedEx location	MEMPHIS, TN
8:38 pm	Left FedEx origin facility	NORTH SYRACUSE, NY
6:33 pm	Picked up	NORTH SYRACUSE, NY
4:17 pm	Shipment information sent to FedEx	

Shipment Facts

Tracking number	776706241625	Service	FedEx Standard Overnight
Weight	0.5 lbs / 0.23 kgs	Signature services	Adult signature required
Delivered To	Residence	Total pieces	1
Total shipment weight	0.5 lbs / 0.23 kgs	Terms	Shipper
Shipper reference	COR Development	Packaging	FedEx Envelope
Special handling section	Deliver Weekday, Residential Delivery, Adult Signature Required		



Search or tracking number

Customer Focus
 How Customer Center
 Small Business Center
 Service Guide
 Customer Support

Company Information
 About FedEx
 Careers
 Investor Relations
 Subscribe to FedEx email

Featured Services
 FedEx Delivery Manager
 FedEx SameDay
 FedEx Home Delivery
 FedEx TechConnect
 Healthcare Solutions
 Online Retail Solutions
 Packaging Services
 Ancillary Clearance Services

Other Resources
 FedEx Compatible
 Developer Resource Center
 FedEx Ship Manager Software
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 FedEx Custom Critical
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